



Order Filed on May 14, 2019 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

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Laura Egerman, Esq. (LE-8250)

In Re:

**Flora A. DelloRusso,**

**Debtor.**

Case No.: 17-23657-RG

Chapter: 13

Hearing Date: May 1, 2019

Judge: Rosemary Gambardella

**ORDER RESOLVING SECURED CREDITOR'S**  
**CERTIFICATION OF DEFAULT**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby ORDERED.

**DATED: May 14, 2019**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court



3. Payments to the Secured Creditor shall be made to the following address(es):

■ Monthly cure payment: Champion Mortgage Company  
P.O. Box 619093  
Dallas, TX 75261

□ Immediate payment: \_\_\_\_\_

4. In the event of Default:

■ If the Debtor fails to comply with the terms of this consent order, then the Automatic Stay will ***automatically*** be vacated with respect to the subject property without the filing of a Certification of Default.

■ If the Debtor fails to make any of the monthly mortgage payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 and Chapter 7 Trustee, the Debtor(s), and Debtor(s)' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor(s)' failure to comply with this Consent Order.

□ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

5. Award of Attorneys' Fees:

- The Applicant is awarded attorney fees of \$200.00.

The fees and costs are payable:

- Through the Chapter 13 plan.
- ☐ To the Secured Creditor within \_\_\_\_\_ days.
- ☐ Attorneys' fees are not awarded.